

## **REMARKS**

Applicants reply to the Office Action mailed on May 9, 2006. Claims 1-18 were pending and the Examiner rejects claims 1-18. In reply, Applicants amend various claims, add claims 19-20, and address the Examiner's remarks. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Reconsideration of this application is respectfully requested.

Applicants respectfully assert that the subject matter of the various claims was commonly owned at the time the inventions covered therein were made and therefore, Applicants have complied with 37 C.F.R. § 1.56.

### **Claim Rejections**

#### **§103(a) Rejections**

Claims 1-13, 16 and 18 are rejected under 35 U.S.C. §103(a) as being unpatentable over Baer, U.S. Pub. No. 2005/0232471 ("Baer") in view of Black, U.S. Pub. No. 2005/0122209 ("Black"). Claims 14-15 stand rejected over Baer/Black in view of de Sylva, U.S. 2005/0098621 ("de Sylva"). Claim 17 stand rejected over Baer/Black in view of Wallace U.S. 5,988,497 ("Wallace").

Applicants' amendment to independent claim 1 renders these rejections moot. While Baer and Black disclose various biometrics technologies useful in transactions, neither Baer, Black, nor any combination thereof, disclose or suggest a method comprising at least "accessing at least one of a partner file structure and a common file structure stored on a smartcard having an integrated circuit device comprising a common application and a second application, said second application being configured to store travel-related information associated with a cardholder; said second application comprising said common file structure and said partner file structure, wherein said partner file structure provides write access to a field within said partner file structure for a first partnering organization and denies write access to said field for a second partnering organization, and said common file structure provides write access for said first partnering organization and said second partnering organization to a file in said common file structure, . . . authorizing said transaction to proceed using at least one of said partner file

structure and said common file structure upon verification of said proffered biometric sample,” as recited in amended claim 1.

Accordingly, Applicants assert that claim 1 is patentable over the cited references. Claims 2-18 variously depend from claim 1 and contain all of the elements thereof. Therefore, Applicants respectfully submit that claims 2-18 are differentiated from the cited reference at least for the same reasons as set forth above, in addition to their own respective features. Accordingly, Applicants respectfully request withdrawal of the rejection of claims 1-18.

#### **NEW CLAIMS 19-20**

New claims 19-20 variously depend from claim 1 and contain all of the elements thereof. Therefore, Applicants assert that new claims 19-20 are differentiated from the cited references at least for the same reasons as set forth above, in addition to their own respective features.

#### **CONCLUSION**

Applicants respectfully submit that the pending claims (20 total, 1 independent) are in condition for allowance. No new matter is added in this Reply. Reconsideration of the application is thus requested. **The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. 19-2814.** Applicants invite the Examiner to telephone the undersigned if the Examiner has any questions regarding this Reply or the application in general.

Dated: August 7, 2006

Respectfully submitted,

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